

## **Remarks**

The present response is to the Office Action mailed in the above-referenced case on December 3, 2002. Claims 1-25 are pending for examination. The Examiner has objected to claim 11 due to informalities. Claims 1-5, 7-11, 13-15, 18, 19 and 22 are rejected under 35 U.S.C. 102(e) as being anticipated by Schrader et al. (U.S. 5,903,881), hereinafter Schrader. Claims 6, 12, 16, 17, 20, 23, 24 and 25 are rejected under 35 U.S.C. 103(a) as being unpatentable over Schrader.

Applicant has carefully studied the prior art of Schrader, and the Examiner's rejections and statements in the instant Office Action. In response, applicant herein amends the claims to correct the informalities and to more particularly point out and distinctly claim the subject matter of applicant's invention regarded as patentable, distinguishing unarguably over the reference cited and applied by the Examiner.

Regarding the Examiner's objection to claim 11, applicant respectfully points out to the Examiner that claim 11 does not contain the objectionable language stated by the Examiner. Applicant believes the Examiner's objection is directed to claim 12, rather than claim 11. Applicant accordingly herein amends the language of claim 12, deleting "HTML" and substituting "hyper-text-markup-language" as per the Examiner's recommendation.

Regarding the Examiner's 102 and 103 merit rejections of the claims, applicant herein amends the language of independent claims 1, 10 and 18 to specifically recite transferring funds from a user's financial account held at one institution to the user's financial account held at another institution. Applicant reproduces claim 1 as amended below.

*1. (Amended) In a software suite for enabling viewing and manipulation of data through a single portal accessible from a data-packet-network, a software interface for enabling proxy transfer of funds from a user's financial account held at one institution to the user's financial account held at another institution comprising:*

*an interactive main window for configuring transfer funds orders, viewing pending transfers, viewing transaction history, and viewing active account balances related to registered financial accounts;*

*an interactive selection window accessible through the main interface, the selection window for enabling selection of individual accounts for grouping into a list of activated accounts; and*

*an automated confirmation window enabling confirmation of data parameters of a requested funds transfer;*  
*characterized in that a user operating the main interface may initiate funds transfer orders to be performed between accounts at requested times by proxy in a fashion transparent at the time of execution to the requesting user.*

Applicant's claims 10 and 18 are the method and system claims in accordance with applicant's claim 1. Applicant herein amends claims 10 and 18 similarly to claim 1. Said amendments are detailed in the markups section at the end of the present response.

Applicant's invention teaches an interactive interface for enabling transfer of funds from one account to another by proxy and through a single interface, even though the accounts may be held at different institutions, providing much convenience for users in that all operations can be performed by proxy without requiring physical navigation. Applicant now wishes to direct the Examiner's attention to Fig. 25 of applicant's specification, and the relative description beginning on page 83, line 20. Fig. 25 shows an exemplary screen shot of a

Transfer Funds interface 345 displayed as a result of user interaction with hyperlink 309 of Fig. 24. The HTML interface provides the user with a summary level status of activities as displayed in four main sections of interface 345 labeled Transfer Funds, Pending Transfers, Last ten Transactions and Active Balance. Applicant now wishes to direct the Examiner's attention specifically to the "From" and "To" Windows of the Transfer Funds section of interface 345. Applicant points out that the account displayed in the upper portion of the "To" window, to which funds are to be transferred, is an account held at a financial institution, specifically "BankOne", that is different from the institution of the account from which the funds are to be transferred, specifically "Wells Fargo Banking".

The ability provided by applicant's invention for a user to transfer funds from an account held at one institution to an account held at another institution by proxy using a single interactive interface provides a distinct advantage over prior art interfaces, which require that online funds transfers be conducted at the site of the account and only support accounts held at a common (same) institution. The interface of Schrader is one such prior art example. Schrader teaches an interface that provides for an integration of all of the relevant information about a user's account i.e. the checkbook of uncleared transactions, cleared transactions, pending bill payments, fund transfers, and other transactions, providing an online banking software product and system that integrates bill payment, account management, and determination of current balances in a single user interface display. Schrader teaches that fund transfers are created in a manner similar to bill payments, enabling the user, through a single interface, to transfer funds between accounts held at the same institution. This is clearly shown in figures 7 and 11, and the relative description of Schrader's specification. Fig. 11 of Schrader shows a window for transferring funds from a checking account (263) to a savings account (267), accounts which are clearly held at the same institution.

Applicant has carefully and thoroughly reviewed the reference of Schrader and can nowhere find any teaching or suggestion of transferring funds from an account at one institution to an account at a different institution, using a single interactive interface as is now specifically recited in applicant's independent claims. Applicant therefore believes independent claims 1, 10 and 18, as amended, are now clearly and unarguably patentable over the reference of Schrader. Claims 2-9, 11-17 and 19-25 are then patentable on their own merits, or at least as depended from a patentable claim.

As all of the claims as amended and argued above have been clearly shown to be patentable over the prior art presented by the Examiner, applicant respectfully requests that the rejections be withdrawn after Final, and that the case be passed quickly to issue. If any fees are due beyond fees paid with this amendment, authorization is made to deduct those fees from deposit account 50-0534. If any time extension is needed beyond any extension requested with this amendment, such extension is hereby requested.

**Version With Markings to Show Changes Made**

**In the claims:**

1. (Amended) In a software suite for enabling viewing and manipulation of data through a single portal accessible from a data-packet-network, a software interface for enabling proxy transfer of funds from [one financial account to another] a user's financial account held at one institution to the user's financial account held at another institution comprising:

an interactive main window for configuring transfer funds orders, viewing pending transfers, viewing transaction history, and viewing active account balances related to registered financial accounts;

an interactive selection window accessible through the main interface, the selection window for enabling selection of individual accounts for grouping into a list of activated accounts; and

an automated confirmation window enabling confirmation of data parameters of a requested funds transfer;

characterized in that a user operating the main interface may initiate funds transfer orders to be performed between accounts at requested times by proxy in a fashion transparent at the time of execution to the requesting user.

10. (Amended) An interactive method for transferring funds from [one financial account into another financial account] a user's financial account held at one institution to the user's financial account held at another institution through a single interface comprising steps of:

(a) inputting in a data field within the single interface a transfer amount;

(b) selecting from a data menu within the single interface a date for the funds transfer to execute;

(c) selecting from a data menu within the single interface a financial institution and associated account number of an account the transfer amount will be taken from;

(d) selecting from a data menu within a single interface a financial institution and associated account number of and account the transfer amount will be deposited to; and

(e) submitting the transfer funds order to be executed on the selected date.

12. (Amended) The method of claim 10 wherein in step (a), the single interface is [an HTML] a hyper-text-markup-language interface.

18. (Amended) An interactive system for transferring funds from [one online account into another online account] a user's online financial account held at one institution to the user's online financial account held at another institution, the funds transfer capably performed across disparate on-line accounts and services over a data-packet-network comprising:

a first server node connected to the network, the server node providing a service-access-point for accessing users;

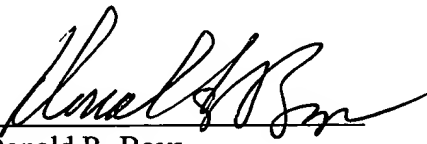
a second server node connected to the network and accessible to the first server node, the second server node providing automated navigation, data procurement, and data aggregation on behalf of the accessing users;

a plurality of server nodes connected to the network and accessible to the second server node, the server nodes functioning as data sources for the data procurement and aggregation; and

a funds transfer software interface installed on the first server node, the interface accessible to the accessing users connected to the network by respective remote nodes;

characterized in that users accessing the first server node from the remote nodes interact with the funds transfer interface for the purpose of ordering funds transfers from one account into another account, the funds transfers performed by proxy using cooperative functions of the first and second server nodes.

Respectfully submitted,  
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